Form **990** Department of the Treasury Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

▶ The organization may have to use a copy of this return to satisfy state reporting requirements

OMB No. 1545-0047

2004

Open to Public Inspection

A For the 2004 calendar year, or tax year beginning and ending

B Check if applicable: [ ] Address change [ ] Name change [ ] Initial return [ ] Final return [ ] Amended return [ ] Application pending

Please use IRS label or print or type. See Specific Instructions.

C Name of organization: Chamber of Commerce of the USA

Number and street (or P.O. box if mail is not delivered to street address): 1615 H Street NW | Room/suite

City or town, state or country, and ZIP + 4: Washington, DC 20062-2000

D Employer identification number: 53-0045720

E Telephone number: 202-463-5590

F Accounting method: [ ] Cash [X] Accrual [ ] Other (specify) ▶

• Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ).

H and I are not applicable to section 527 organizations.

H(a) Is this a group return for affiliates? [ ] Yes [X] No

H(b) If "Yes," enter number of affiliates ▶

H(c) Are all affiliates included? N/A [ ] Yes [ ] No (If "No," attach a list.)

H(d) Is this a separate return filed by an organization covered by a group ruling? [ ] Yes [X] No

G Website: ▶www.uschamber.com

I Group Exemption Number ▶

J Organization type (check only one) ▶ [X] 501(c) (6) ◀ (insert no.) [ ] 4947(a)(1) or [ ] 527

K Check here ▶ [ ] if the organization's gross receipts are normally not more than $25,000. The organization need not file a return with the IRS; but if the organization received a Form 990 Package in the mail, it should file a return without financial data. Some states require a complete return.

M Check ▶ [ ] if the organization is not required to attach Sch. B (Form 990, 990-EZ, or 990-PF)

L Gross receipts. Add lines 6b, 8b, 9b, and 10b to line 12 ▶ 90989656.

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances

Revenue

1	Contributions, gifts, grants, and similar amounts received:				
a	Direct public support	1a	68066608.		
b	Indirect public support	1b	2449802.		
c	Government contributions (grants)	1c	454492.		
d	Total (add lines 1a through 1c) (cash $ 70970902. noncash $)			1d	70970902.
2	Program service revenue including government fees and contracts (from Part VII, line 93)			2	1046667.
3	Membership dues and assessments			3	15616402.
4	Interest on savings and temporary cash investments			4	4793.
5	Dividends and interest from securities			5	
6 a	Gross rents — See Statement 1	6a	718468.		
b	Less: rental expenses — See Statement 2	6b	134852.		
c	Net rental income or (loss) (subtract line 6b from line 6a)			6c	583616.
7	Other investment income (describe ▶)			7	

		(A) Securities		(B) Other		
8 a	Gross amount from sales of assets other than inventory		8a			
b	Less: cost or other basis and sales expenses		8b			
c	Gain or (loss) (attach schedule)		8c			
d	Net gain or (loss) (combine line 8c, columns (A) and (B))				8d	

9	Special events and activities (attach schedule). If any amount is from gaming, check here ▶ [ ]				
a	Gross revenue (not including $ of contributions reported on line 1a)	9a			
b	Less: direct expenses other than fundraising expenses	9b			
c	Net income or (loss) from special events (subtract line 9b from line 9a)			9c	
10 a	Gross sales of inventory, less returns and allowances	10a			
b	Less: cost of goods sold	10b			
c	Gross profit or (loss) from sales of inventory (attach schedule) (subtract line 10b from line 10a)			10c	
11	Other revenue (from Part VII, line 103)			11	2632424.
12	Total revenue (add lines 1d, 2, 3, 4, 5, 6c, 7, 8d, 9c, 10c, and 11)			12	90854804.

Expenses

13	Program services (from line 44, column (B))	13	
14	Management and general (from line 44, column (C))	14	
15	Fundraising (from line 44, column (D))	15	
16	Payments to affiliates (attach schedule)	16	
17	Total expenses (add lines 16 and 44, column (A))	17	93839923.

Net Assets

18	Excess or (deficit) for the year (subtract line 17 from line 12)	18	-2985119.
19	Net assets or fund balances at beginning of year (from line 73, column (A))	19	-16422368.
20	Other changes in net assets or fund balances (attach explanation) See Statement 3	20	-2836047.
21	Net assets or fund balances at end of year (combine lines 18, 19, and 20)	21	-22243534.

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Part II Statement of Functional Expenses All organizations must complete column (A). Columns (B), (C), and (D) are required for section 501(c)(3) and (4) organizations and section 4947(a)(1) nonexempt charitable trusts but optional for others

Do not include amounts reported on line 6b, 8b, 9b, 10b, or 16 of Part I.		(A) Total	(B) Program services	(C) Management and general	(D) Fundraising
22 Grants and allocations (attach schedule) (cash $ noncash $)	22				
23 Specific assistance to individuals (attach schedule)	23				
24 Benefits paid to or for members (attach schedule)	24				
25 Compensation of officers, directors, etc.	25	3922712.			
26 Other salaries and wages	26	28263238.			
27 Pension plan contributions	27	3267288.			
28 Other employee benefits	28	3575847.			
29 Payroll taxes	29	2470707.			
30 Professional fundraising fees	30	1698217.			
31 Accounting fees	31	220115.			
32 Legal fees	32	498524.			
33 Supplies	33	972681.			
34 Telephone	34	1674262.			
35 Postage and shipping	35	1226925.			
36 Occupancy	36	3063321.			
37 Equipment rental and maintenance	37	751650.			
38 Printing and publications	38	2323988.			
39 Travel	39	5632680.			
40 Conferences, conventions, and meetings	40	2070615.			
41 Interest	41	840979.			
42 Depreciation, depletion, etc. (attach schedule)	42	2997310.			
43 Other expenses not covered above (itemize).					
a	43a				
b	43b				
c	43c				
d	43d				
e See Statement 4	43e	28368864.			
44 Total functional expenses (add lines 22 through 43). Organizations completing columns (B)-(D), carry these totals to lines 13-15.	44	93839923.			

Joint Costs. Check ▶ ☐ if you are following SOP 98-2.

Are any joint costs from a combined educational campaign and fundraising solicitation reported in (B) Program services? ▶ ☐ Yes ☒ No

If "Yes," enter (i) the aggregate amount of these joint costs $ ______ ; (ii) the amount allocated to Program services $ ______ ; (iii) the amount allocated to Management and general $ ______ and (iv) the amount allocated to Fundraising $ ______

Part III Statement of Program Service Accomplishments

What is the organization's primary exempt purpose? ▶ See Statement 5

All organizations must describe their exempt purpose achievements in a clear and concise manner. State the number of clients served, publications issued, etc. Discuss achievements that are not measurable. (Section 501(c)(3) and (4) organizations and 4947(a)(1) nonexempt charitable trusts must also enter the amount of grants and allocations to others.)

	Program Service Expenses (Required for 501(c)(3) and (4) orgs., and 4947(a)(1) trusts, but optional for others.)
a Research and track issues affecting the business community and support pro-business legislation, regulations, and political activities. (Grants and allocations $)	
b Enhance the competitiveness of business in the global marketplace. Lobby for business' trade agendas and manage programs that educate American companies about trade opportunities. (Grants and allocations $)	
c Work closely with associations and state and local chambers of commerce to build awareness of and involvement in top policy issues and generate grassroots momentum. (Grants and allocations $)	
d Recruit and retain members and coordinate member relations. (Grants and allocations $)	
e Other program services (attach schedule) (Grants and allocations $)	
f Total of Program Service Expenses (should equal line 44, column (B), Program services) ▶	

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Form 990 (2004)

Part IV Balance Sheets

As Amended

Note: *Where required, attached schedules and amounts within the description column should be for end-of-year amounts only.*

Section	Line	Description			(A) Beginning of year	Line	(B) End of year
Assets	45	Cash - non-interest-bearing				45	
	46	Savings and temporary cash investments			4904516.	46	10848575.
	47 a	Accounts receivable	47a	895624.			
	b	Less: allowance for doubtful accounts	47b		1222994.	47c	895624.
	48 a	Pledges receivable	48a	17221748.			
	b	Less: allowance for doubtful accounts	48b	1299000.	18827327.	48c	15922748.
	49	Grants receivable			421442.	49	351591.
	50	Receivables from officers, directors, trustees, and key employees				50	
	51 a	Other notes and loans receivable	51a				
	b	Less allowance for doubtful accounts	51b			51c	
	52	Inventories for sale or use				52	
	53	Prepaid expenses and deferred charges			540688.	53	1019842.
	54	Investments - securities Stmt 6 ▶ ☐ Cost ☒ FMV			109794.	54	126386.
	55 a	Investments - land, buildings, and equipment basis	55a	33105603.			
	b	Less accumulated depreciation	55b	21486341.	13254584.	55c	11619262.
	56	Investments - other				56	
	57 a	Land, buildings, and equipment: basis	57a				
	b	Less accumulated depreciation	57b			57c	
	58	Other assets (describe ▶)				58	
	59	**Total assets** (add lines 45 through 58) (must equal line 74)			39281345.	59	40784028.
Liabilities	60	Accounts payable and accrued expenses			25613407.	60	19412882.
	61	Grants payable				61	
	62	Deferred revenue			2365575.	62	2362731.
	63	Loans from officers, directors, trustees, and key employees				63	2548602.
	64 a	Tax-exempt bond liabilities				64a	
	b	Mortgages and other notes payable			6910872.	64b	12818954.
	65	Other liabilities (describe ▶ Actuarial Liabilities)			20813859.	65	25884393.
	66	**Total liabilities** (add lines 60 through 65)			55703713.	66	63027562.
Net Assets or Fund Balances		**Organizations that follow SFAS 117, check here** ▶ ☒ and complete lines 67 through 69 and lines 73 and 74.					
	67	Unrestricted			-38564368.	67	-41085534.
	68	Temporarily restricted			22142000.	68	18842000.
	69	Permanently restricted				69	
		Organizations that do not follow SFAS 117, check here ▶ ☐ and complete lines 70 through 74.					
	70	Capital stock, trust principal, or current funds				70	
	71	Paid-in or capital surplus, or land, building, and equipment fund				71	
	72	Retained earnings, endowment, accumulated income, or other funds				72	
	73	**Total net assets or fund balances** (add lines 67 through 69 or lines 70 through 72, column (A) must equal line 19, column (B) must equal line 21)			-16422368.	73	-22243534.
	74	**Total liabilities and net assets / fund balances** (add lines 66 and 73)			39281345.	74	40784028.

Form 990 is available for public inspection and, for some people, serves as the primary or sole source of information about a particular organization How the public perceives an organization in such cases may be determined by the information presented on its return Therefore, please make sure the return is complete and accurate and fully describes, in Part III, the organization's programs and accomplishments

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Part IV-A Reconciliation of Revenue per Audited Financial Statements with Revenue per Return

a	Total revenue, gains, and other support per audited financial statements	a	140386253.
b	Amounts included on line a but not on line 12, Form 990:		
(1)	Net unrealized gains on investments $		
(2)	Donated services and use of facilities $ 181750.		
(3)	Recoveries of prior year grants $		
(4)	Other (specify): Stmt 7 $ 49349699.		
	Add amounts on lines (1) through (4)	b	49531449.
c	Line a minus line b	c	90854804.
d	Amounts included on line 12, Form 990 but not on line a:		
(1)	Investment expenses not included on line 6b, Form 990 $		
(2)	Other (specify) $		
	Add amounts on lines (1) and (2)	d	0.
e	Total revenue per line 12, Form 990 (line c plus line d)	e	90854804.

Part IV-B Reconciliation of Expenses per Audited Financial Statements with Expenses per Return

a	Total expenses and losses per audited financial statements	a	137699108.
b	Amounts included on line a but not on line 17, Form 990		
(1)	Donated services and use of facilities $ 181750.		
(2)	Prior year adjustments reported on line 20, Form 990 $		
(3)	Losses reported on line 20, Form 990 $		
(4)	Other (specify): Stmt 8 $ 43677435.		
	Add amounts on lines (1) through (4)	b	43859185.
c	Line a minus line b	c	93839923.
d	Amounts included on line 17, Form 990 but not on line a		
(1)	Investment expenses not included on line 6b, Form 990 $		
(2)	Other (specify) $		
	Add amounts on lines (1) and (2)	d	0.
e	Total expenses per line 17, Form 990 (line c plus line d)	e	93839923.

Part V List of Officers, Directors, Trustees, and Key Employees (List each one even if not compensated.)

(A) Name and address	(B) Title and average hours per week devoted to position	(C) Compensation (If not paid, enter -0-)	(D) Contributions to employee benefit plans & deferred compensation	(E) Expense account and other allowances
See attached statement		0.	0.	0.
for compensation to officers		0.	0.	0.
Along with attached list of		0.	0.	0.
uncompensated board members		0.	0.	0.

75 Did any officer, director, trustee, or key employee receive aggregate compensation of more than $100,000 from your organization and all related organizations, of which more than $10,000 was provided by the related organizations? If "Yes," attach schedule ▶ ☐ Yes ☒ No

Part VI Other Information

			Yes	No
76	Did the organization engage in any activity not previously reported to the IRS? If "Yes," attach a detailed description of each activity	76		X
77	Were any changes made in the organizing or governing documents but not reported to the IRS? If "Yes," attach a conformed copy of the changes.	77		X
78 a	Did the organization have unrelated business gross income of $1,000 or more during the year covered by this return?	78a	X	
b	If "Yes," has it filed a tax return on Form 990-T for this year?	78b	X	
79	Was there a liquidation, dissolution, termination, or substantial contraction during the year? If "Yes," attach a statement	79		X
80 a	Is the organization related (other than by association with a statewide or nationwide organization) through common membership, governing bodies, trustees, officers, etc., to any other exempt or nonexempt organization?	80a	X	
b	If "Yes," enter the name of the organization ▶ See Statement 9 and check whether it is ☐ exempt or ☐ nonexempt			
81 a	Enter direct or indirect political expenditures. See line 81 instructions — 81a: 3957725.			
b	Did the organization file Form 1120-POL for this year?	81b	X	
82 a	Did the organization receive donated services or the use of materials, equipment, or facilities at no charge or at substantially less than fair rental value?	82a	X	
b	If "Yes," you may indicate the value of these items here. Do not include this amount as revenue in Part I or as an expense in Part II (See instructions in Part III) — 82b: 181750.			
83 a	Did the organization comply with the public inspection requirements for returns and exemption applications?	83a	X	
b	Did the organization comply with the disclosure requirements relating to quid pro quo contributions?	83b	X	
84 a	Did the organization solicit any contributions or gifts that were not tax deductible?	84a	X	
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	84b	X	
85	*501(c)(4), (5), or (6) organizations.* a Were substantially all dues nondeductible by members?	85a		X
b	Did the organization make only in-house lobbying expenditures of $2,000 or less?	85b		X
	If "Yes" was answered to either 85a or 85b, do not complete 85c through 85h below unless the organization received a waiver for proxy tax owed for the prior year.			
c	Dues, assessments, and similar amounts from members — 85c: 65304138.			
d	Section 162(e) lobbying and political expenditures — 85d: 28858192.			
e	Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices — 85e: 30685078.			
f	Taxable amount of lobbying and political expenditures (line 85d less 85e) — 85f: -1826886.			
g	Does the organization elect to pay the section 6033(e) tax on the amount on line 85f? N/A	85g		
h	If section 6033(e)(1)(A) dues notices were sent, does the organization agree to add the amount on line 85f to its reasonable estimate of dues allocable to nondeductible lobbying and political expenditures for the following tax year? N/A	85h		
86	*501(c)(7) organizations.* Enter: a Initiation fees and capital contributions included on line 12 — 86a: N/A			
b	Gross receipts, included on line 12, for public use of club facilities — 86b: N/A			
87	*501(c)(12) organizations* Enter: a Gross income from members or shareholders — 87a: N/A			
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.) — 87b: N/A			
88	At any time during the year, did the organization own a 50% or greater interest in a taxable corporation or partnership, or an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-3? If "Yes," complete Part IX	88	X	
89 a	*501(c)(3) organizations* Enter: Amount of tax imposed on the organization during the year under section 4911 ▶ N/A ; section 4912 ▶ N/A , section 4955 ▶ N/A			
b	*501(c)(3) and 501(c)(4) organizations* Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year? If "Yes," attach a statement explaining each transaction N/A	89b		

c Enter: Amount of tax imposed on the organization managers or disqualified persons during the year under sections 4912, 4955, and 4958 ▶ N/A

d Enter: Amount of tax on line 89c, above, reimbursed by the organization ▶ N/A

90 a List the states with which a copy of this return is filed ▶ District of Columbia

b Number of employees employed in the pay period that includes March 12, 2004 — 90b: 448

91 The books are in care of ▶ Stan Harrell Telephone no ▶ 202-463-5590

Located at ▶ 1615 H St NW, Washington, DC ZIP + 4 ▶ 20062-2000

92 *Section 4947(a)(1) nonexempt charitable trusts filing Form 990 in lieu of* Form 1041 - Check here ▶ ☐

and enter the amount of tax-exempt interest received or accrued during the tax year ▶ 92 N/A

Part VII Analysis of Income-Producing Activities (See page 33 of the instructions.)

Note: *Enter gross amounts unless otherwise indicated.*	Unrelated business income (A) Business code	(B) Amount	Excluded by section 512, 513, or 514 (C) Exclusion code	(D) Amount	(E) Related or exempt function income
93 Program service revenue:					
a Meetings					322779.
b Miscellaneous					170492.
c Publications					552871.
d Royalty			15	525.	
e					
f Medicare/Medicaid payments					
g Fees and contracts from government agencies					
94 Membership dues and assessments					15616402.
95 Interest on savings and temporary cash investments			14	4793.	
96 Dividends and interest from securities					
97 Net rental income or (loss) from real estate:					
a debt-financed property					
b not debt-financed property			16	643072.	
98 Net rental income or (loss) from personal property	532420	-59456.			
99 Other investment income					
100 Gain or (loss) from sales of assets other than inventory					
101 Net income or (loss) from special events					
102 Gross profit or (loss) from sales of inventory					
103 Other revenue					
a Affiliate Admin Charges					2172424.
b Advertising	541900	460000.			
c					
d					
e					
104 Subtotal (add columns (B), (D), and (E))		400544.		648390.	18834968.
105 Total (add line 104, columns (B), (D), and (E))					▶ 19883902.

Note. *Line 105 plus line 1d, Part I, should equal the amount on line 12, Part I.*

Part VIII Relationship of Activities to the Accomplishment of Exempt Purposes (See page 34 of the instructions.)

Line No. ▼	Explain how each activity for which income is reported in column (E) of Part VII contributed importantly to the accomplishment of the organization's exempt purposes (other than by providing funds for such purposes)
	See Statement 10

Part IX Information Regarding Taxable Subsidiaries and Disregarded Entities (See page 34 of the instructions)

(A) Name, address, and EIN of corporation, partnership, or disregarded entity	(B) Percentage of ownership interest	(C) Nature of activities	(D) Total income	(E) End-of-year assets
ChamberBiz - 1615 H	%	Website Small		
Street NW,	%	Business Portal		
Washington, DC	%			
20062 - 54-1960202	100% %		0.	0.

Part X Information Regarding Transfers Associated with Personal Benefit Contracts (See page 34 of the instructions)

(a) Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No

(b) Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ Yes ☒ No

Note: *If "Yes" to (b), file Form 8870 and Form 4720 (see instructions)*

Please Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge

▶ Stan M. Harrell 11/15/05 ▶ Stan M Harrell, SVP,CFO & CIO

Signature of officer Date Type or print name and title

Paid Preparer's Use Only

Preparer's signature ▶ Jennifer Rhoderick Date 11-14-05 Check if self-employed ▶ ☐ Preparer's SSN or PTIN

Firm's name (or yours if self-employed), address, and ZIP + 4 ▶ Ernst and Young, 8484 Westpark Dr, McLean, VA 22102 EIN ▶

Phone no ▶ 703-747-1000

423161 01-13-05

Form 990 (2004)

'orm 990 Rental Income Statement 1

ind and Location of Property	Activity Number	Gross Rental Income
4eeting Room and Roof Rentals	1	643072.
quipment Rentals	2	75396.
ľotal to Form 990, Part I, line 6a		718468.

ᵓorm 990 Rental Expenses Statement 2

escription	Activity Number	Amount	Total
Direct Costs for Providing AV ᵓquipment		105637.	
dmin Charges to Support AV Department		29215.	
- SubTotal -	2		134852.
otal to Form 990, Part I, line 6b			134852.

orm 990 Other Changes in Net Assets or Fund Balances Statement 3

escription	Amount
Minimum Pension Liability Reserve Adjustment	-2836047.
otal to Form 990, Part I, line 20	-2836047.

Form 990 Other Expenses Statement 4

escription	(A) Total	(B) Program Services	(C) Management and General	(D) Fundraising
Advertising and ᵓromotion	11241351.			
onsulting	8111358.			
Production Subcontracting	19428.			
ues to Other ᴗrganizations	141415.			

Honorarium/Speakers	78095.			
ommission/External ep	57768.			
Help Desk	365170.			
Website Development ost	546026.			
Application Management	940254.			
usiness Processing	45024.			
ranscription/Interp etation	8847.			
hotographic ervices	66202.			
Lists	37343.			
Employee ecruitment/Sales	74708.			
ank Service Charge	237006.			
Contribution	1935140.			
T Mgmt Costs	3034657.			
T License Fees	21586.			
Miscellaneous	-70358.			
ad Debt Expense	1477844.			
Total to Fm 990, ln 43	28368864.			

Form 990 Statement of Organization's Primary Exempt Purpose Statement 5
Part III

Explanation

The Chamber of Commerce serves its members and the nation's business community by analyzing national economic and social issues and by helping egislators and national leaders to shape policies and proposals to foster he development of American business.

orm 990 Non-Government Securities Statement 6

ecurity Description	Cost/FMV	Corporate Stocks	Corporate Bonds	Other Publicly Traded Securities	Total Non-Gov't Securities
Mutual Funds	FMV			126386.	126386.
o Form 990, line 54, Col B				126386.	126386.

Form 990 Other Revenue Not Included on Form 990 Statement 7

Description	Amount
Revenue of Affiliates	49214847.
Rental Expenses to Line 6b on 990	134852.
Total to Form 990, Part IV-A	49349699.

Form 990 Other Expenses Not Included on Form 990 Statement 8

Description	Amount
Expense of Affiliates	43542582.
Rounding	1.
Rental Expenses to Line 6b on 990	134852.
Total to Form 990, Part IV-B	43677435.

Form 990 Identification of Related Organizations Part VI, Line 80b Statement 9

Name of Organization	Exempt	NonExempt
Center for International Private Enterprise	X	
Center for Workplace Preparation	X	
Institute for Legal Reform	X	
National Chamber Foundation	X	
National Chamber Litigation Center	X	
Center for Corporate Citizenship	X	
Coalition for Reform	X	
US Chamber Foundation for Legal Reform	X	
Madison County Record		X

Form 990 Part VIII - Relationship of Activities to Accomplishment of Exempt Purposes Statement 10

Line	Explanation of Relationship of Activities
93a	Meetings to educate members on issues affecting the business community
93b	Other activities related to exempt purposes.
93c	Publications to educate business.
94	Members are advised of issues impacting businesses.
103a	Administrative support charges to affiliates that support the
103a	organization's exempt purpose.

CHAMBER OF COMMERCE OF THE USA				
Statement 11	EIN: 53-0045720			
Form 990 Depreciable Assets - Land Bldg, Equip & Depr				
	Beginning Balance	Additions	Retirements	Ending Balance
PPE (000's):	2004	2004	2004	2004
Land	801,756			801,756
Building	23,030,446	826,608	(187,997)	23,669,057
Computers and Software	6,214,962	138,217		6,353,179
Furniture and Equipment	2,278,104	397,163	(393,656)	2,281,611
Sub Total	32,325,268	1,361,988	(581,653)	33,105,603
Less Accumulated Depreciation	(19,070,684)	(2,997,310)	581,653	(21,486,341)
Total Property, Plant and Equipment	13,254,584	(1,635,322)	0	11,619,262

CHAMBER OF COMMERCE OF THE USA
Statement 12 EIN: 53-0045720
Form 990 Part IV Mortgages and Notes Payables

Lender's Name	Telecom Ventures
Original Loan Amount	$1,229,096
Balance Due	$708,219
Date of Note	04/01/02
Maturity Date	03/31/08
Terms of Repayment	Monthly Payments of $20,833
Interest Rate	7.00%
Security Provided by Borrower	n/a
Purpose of Loan	Buyout of Partner Interest
Description and Fair Market Value of Consideration	Partnership Interest $1,229,096

Lender's Name	National Chamber Foundation
Original Loan Amount	$0
Balance Due	$12,110,734
Date of Note	11/06/03
Maturity Date	On Demand
Terms of Repayment	On Demand
Interest Rate	Libor plus 2.5%
Security Provided by Borrower	Available line of credit from Mercantile Safe Deposit and Trust Company
Purpose of Loan	Working Capital Line of Credit
Description and Fair Market Value of Consideration	Cash - $12,110,734

Lender's Name	Mercantile Safe Deposit and Trust Company
Original Loan Amount	$0
Balance Due	$0
Available Line of Credit	$50,000,000
Date of Note	07/01/01
Maturity Date	On Demand
Terms of Repayment	n/a
Interest Rate	Libor plus 2.5%
Security Provided by Borrower	75% of Building Value and Capital Campaign Receivables
Purpose of Loan	Working Capital Line of Credit
Description and Fair Market Value of Consideration	n/a

CHAMBER OF COMMERCE OF THE USA

Statement 13 **EIN: 53-0045720**

Form 990 Part IV Loans from Officers, Directors, Trustees, and Key Employees

Lender's Name and Title	Thomas Donohue, President & CEO
Original Loan Amount	$2,433,957
Balance Due	$2,548,602
Date of Note	01/01/04
Maturity Date	03/31/05
Terms of Repayment	The balance is due on a date agreed to by the lender and the organization.
Interest Rate	Prime
Security Provided by Borrower	n/a
Purpose of Loan	Unpaid portion of supplemental retirement benefits earned by lender/officer and taxed to lender/officer
Fair Market Value of Consideration	Cash $2,433,957

CHAMBER OF COMMERCE OF THE USA
Statement 14 EIN: 53-0045720
Form 990 Part V List of Officers, Directors, Trustees, and Key Employees

(A) Name and Address	(B) Title and average hours		(C) Compensation		(D) Contribution to employee benefit plans & deferred compensation	(E) Expense account and other allowances
Thomas Donohue 1615 H St NW Washington, DC 20062-2000	President & CEO	40	1,809,231	*	19,487	0
Suzanne Clark 1615 H St NW Washington, DC 20062-2000	Exec VP & COO	40	531,479		15,458	0
Robert Josten 1615 H St NW Washington, DC 20062-2000	Executive VP	40	738,084		19,035	0
Stan Harrell 1615 H St NW Washington, DC 20062-2000	Sr VP CFO, CIO	40	314,465		22,296	0
Stephen Bokat 1615 H St NW Washington, DC 20062-2000	Secretary	40	237,457		10,402	0
Kelly Stanley 1615 H St NW Washington, DC 20062-2000	Director	8	42,000		0	0
Brandon Sweitzer 1615 H St NW Washington, DC 20062-2000	Director	20	249,996		0	0

** In addition to the reported compensation, the organization provided to the employee certain supplemental retirement benefits. These benefits were computed on the basis of the employee's total compensation, less the maximum amount of compensation that may be considered under a tax-qualified retirement plan. These benefits provide retirement income for an accumulated 19-year service period in accordance with the employee's employment contract It should be noted that the parties agreed that no additional supplemental retirement benefits would be earned from and after January 1, 2004 For the 19-year period of employment ended December 31, 2003, the organization incurred an obligation to provide a total supplemental retirement benefit, the lump-sum present value of which was reported on the organization's Form 990 for the year 2003 The entire benefit became vested in 2004 and was taxed to the employee in 2004. The organization decided to pay this benefit in two payments the first on January 29, 2004 in the amount of $4,956,227, and the second on a future date agreed to by the organization and the employee with interest fixed at the prime rate*

December 31, 2004

OFFICERS AND DIRECTORS
of the
U.S. CHAMBER OF COMMERCE
2004-2005

Chairman of the Board of Directors
John W. Bachmann
1615 H Street NW
Washington, DC 20062-2000

President and Chief Executive Officer
Thomas J. Donohue
1615 H Street NW
Washington, DC 20062-2000

Vice Chair of the Board of Directors
Maura W. Donahue
1615 H Street NW
Washington, DC 20062-2000

Chairman of the Executive Committee
Jeffrey C. Crowe
1615 H Street NW
Washington, DC 20062-2000

Treasurer
Gerald L. Shaheen
1615 H Street NW
Washington, DC 20062-2000

Senior Council
Will F. Nicholson, Jr.
1615 H Street NW
Washington, DC 20062-2000

Kelly N. Stanley
1615 H Street NW
Washington, DC 20062-2000

Steve Van Andel
1615 H Street NW
Washington, DC 20062-2000

Larry A. Liebenow
1615 H Street NW
Washington, DC 20062-2000

Jeffrey C. Crowe
1615 H Street NW
Washington, DC 20062-2000

Regional Vice Chairs

Paul S. Speranza, Jr., Esq. (East)
1615 H Street NW
Washington, DC 20062-2000

Thomas D. Bell, Jr. (Southeast)
1615 H Street NW
Washington, DC 20062-2000

Leon Trammell (South Central)
1615 H Street NW
Washington, DC 20062-2000

William J. Bandy, Jr. (Great Lakes)
1615 H Street NW
Washington, DC 20062-2000

John Ruan III (Midwest)
1615 H Street NW
Washington, DC 20062-2000

Eric A Nye (Southwest)
1615 H Street NW
Washington, DC 20062-2000

Joan McCoy (Northwest)
1615 H Street NW
Washington, DC 20062-2000

C.A. Howlett (West)
1615 H Street NW
Washington, DC 20062-2000

Harry C. Alford
1615 H Street NW
Washington, DC 20062-2000

Elizabeth Amend
1615 H Street NW
Washington, DC 20062-2000

Steven C. Anderson, IOM,
1615 H Street NW
Washington, DC 20062-2000

Linda N. Awkard
1615 H Street NW
Washington, DC 20062-2000

John W. Bachmann
1615 H Street NW
Washington, DC 20062-2000

William J. Bandy, Jr.
1615 H Street NW
Washington, DC 20062-2000

John E. Barnes
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Washington, DC 20062-2000

Thomas D. Bell, Jr.
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Michael P. Benard
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James G. Berges
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Don L. Blankenship
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Mark T Bobak
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John A. Bohn
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Washington, DC 20062-2000

Vernon G. Buchanan
1615 H Street NW
Washington, DC 20062-2000

John S. Chen
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Washington, DC 20062-2000

James W. Cicconi
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Harry W. Clark
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Edwin M. Crawford
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Jeffrey C. Crowe
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A. William Dahlberg
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Washington, DC 20062-2000

John S. Dalrymple, III
1615 H Street NW
Washington, DC 20062-2000

Dale K. Davis
1615 H Street NW
Washington, DC 20062-2000

John M. Derrick, Jr.
1615 H Street NW
Washington, DC 20062-2000

Edward B. Dinan
1615 H Street NW
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Maura W. Donahue
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Thomas E. Donilon
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Thomas J. Donohue
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Jacques E. Dubois
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Washington, DC 20062-2000

Spencer F. Eccles
1615 H Street NW
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Dwight H. Evans
1615 H Street NW
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Trevor Fetter
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Mark D. French
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Craig L. Fuller
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Michael D. Garrett
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Peter T. Grauer
1615 H Street NW
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Steven J. Green
1615 H Street NW
Washington, DC 20062-2000

Joseph M. Ha
1615 H Street NW
Washington, DC 20062-2000

William A. Haseltine
1615 H Street NW
Washington, DC 20062-2000

John D. Heubusch
1615 H Street NW
Washington, DC 20062-2000

Jeffrey D. Holley
1615 H Street NW
Washington, DC 20062-2000

Scott L. Holman, Sr.
1615 H Street NW
Washington, DC 20062-2000

John L. Hopkins
1615 H Street NW
Washington, DC 20062-2000

C.A. Howlett
1615 H Street NW
Washington, DC 20062-2000

Orrin H. Ingram
1615 H Street NW
Washington, DC 20062-2000

Leerie T. Jenkins, Jr.
1615 H Street NW
Washington, DC 20062-2000

Jan L. Jones
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Washington, DC 20062-2000

Fred Kaiser
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D.E. Kepler
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Dan Kirby
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Paul J. Klaassen
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Jim C. Kollaer
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Thomas C. Leppert
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Larry A. Liebenow
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William G. Little
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Wes W. Lucas
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Gary M. Mabrey, III, CCE
1615 H Street NW
Washington, DC 20062-2000

Michael C. Mac Donald
1615 H Street NW
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Robert D. MacDonald
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Joan McCoy
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John M. McCullouch
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Hugh T. McDonald
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Robert B. McGehee
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Henry A. McKinnell, Jr.
1615 H Street NW
Washington, DC 20062-2000

Robert S. Milligan
1615 H Street NW
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David F. Moxam
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Ernest J. Mrozek
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Dennis M. Nally
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Will F. Nicholson, Jr.
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George C. Nolen
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Erle A. Nye
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Robert J. O'Connell
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Brian O'Hara
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Raymond E. Pinard
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L.I. Prillaman
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Raul R. Romero
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James E. Rutrough
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Rainer Schmueckle
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Gerald L. Shaheen
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Donald J. Shepard
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Rajendra Singh
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Thomas J. Skelly
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Samuel K. Skinner
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Joshua I. Smith
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Donald J. Sterhan
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Sy Sternberg
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Harland Stonecipher
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Brandon W. Sweitzer
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Gregory T. Swienton
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Edward Wanandi
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Ronald E. Weinberg
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Ted H. Welch
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Houston L. Williams
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Gary Winnick
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James M. Wordsworth
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Washington, DC 20062-2000

David L. Wright
1615 H Street NW
Washington, DC 20062-2000

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- If you are filing for an Additional (not automatic) 3-Month Extension, complete only Part II and check this box ▶ ☒

Note. Only complete Part II if you have already been granted an automatic 3-month extension on a previously filed Form 8868.

- If you are filing for an Automatic 3-Month Extension, complete only Part I (on page 1).

Part II **Additional (not automatic) 3-Month Extension of Time—Must File Original and One Copy.**

Type or print		
File by the extended due date for filing the return. See instructions.	Name of Exempt Organization: Chamber of Commerce of the USA	Employer identification number: 53 : 0045720
	Number, street, and room or suite no. If a P.O. box, see instructions.: 1615 H St NW	For IRS use only
	City, town or post office, state, and ZIP code. For a foreign address, see instructions.: Washington, DC 20062	

Check type of return to be filed (File a separate application for each return):

☒ Form 990 ☐ Form 990-T (sec. 401(a) or 408(a) trust) ☐ Form 5227
☐ Form 990-BL ☐ Form 990-T (trust other than above) ☐ Form 6069
☐ Form 990-EZ ☐ Form 1041-A ☐ Form 8870
☐ Form 990-PF ☐ Form 4720

STOP: Do not complete Part II if you were not already granted an automatic 3-month extension on a previously filed Form 8868.

- The books are in the care of ▶ Stan Harrell
  Telephone No. ▶ (202) 463-5531 FAX No. ▶ (202) 463-5311
- If the organization does not have an office or place of business in the United States, check this box ▶ ☐
- If this is for a **Group Return**, enter the organization's four digit Group Exemption Number (GEN) ______. If this is for the **whole group**, check this box ▶ ☐. If it is for **part of the group**, check this box ▶ ☐ and attach a list with the names and EINs of all members the extension is for.

4 I request an additional 3-month extension of time until November 15, 20 05.

5 For calendar year 2004, or other tax year beginning ...., 20...., and ending ...., 20....

6 If this tax year is for less than 12 months, check reason: ☐ Initial return ☐ Final return ☐ Change in accounting period

7 State in detail why you need the extension We need additional time to gather the required information to file a complete and accurate return.

8a If this application is for Form 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions . . . $

b If this application is for Form 990-PF, 990-T, 4720, or 6069, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit and any amount paid previously with Form 8868 . . . $

c **Balance Due.** Subtract line 8b from line 8a. Include your payment with this form, or, if required, deposit with FTD coupon or, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions. $

Signature and Verification

Under penalties of perjury, I declare that I have examined this form, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete, and that I am authorized to prepare this form.

Signature ▶ Stan M Harrell Title ▶ SVP, CFO & CIO Date ▶ 8/4/05

Notice to Applicant—To Be Completed by the IRS

☑ We have approved this application. Please attach this form to the organization's return.

☐ We have not approved this application. However, we have granted a 10-day grace period from the later of the date shown below or the due date of the organization's return (including any prior extensions). This grace period is considered to be a valid extension of time for elections otherwise required to be made on a timely return. Please attach this form to the organization's return.

☐ We have not approved this application. After considering the reasons stated in item 7, we cannot grant your request for an extension of time to file. We are not granting a 10-day grace period.

☐ We cannot consider this application because it was filed after the extended due date of the return for which an extension was requested.

☐ Other ....

RECEIVED AUG 11 2005 OGDEN, UT

Director ______ By: ______ Date ______

Alternate Mailing Address — Enter the address if you want the copy of this application for an additional 3-month extension returned to an address different than the one entered above.

EXTENSION APPROVED AUG 24 2005 FIELD DIRECTOR ~~SUBMISSION PROCESSING, OGDEN~~

Type or print	
	Name
	Number and street (include suite, room, or apt. no.) or a P.O. box number
	City or town, province or state, and country (including postal or ZIP code)